

# FHIAP Snapshot of Program Activity - 05/29/2009

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## Summary Enrollment Information

### RESERVATION AND ENROLLMENT

<i>Approved:</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>	<u>Projected Enrollment</u>
Approved and Enrolled Lives	2,827	4,111	6,938	6,938
Approved Lives - to be enrolled	0	0	0	0
<b>Total Lives:</b>			<b>6,938</b>	<b>6,938</b>

<i>Reservation List (lives):</i>	<u>Group</u>	<u>Individual</u>	<u>Total</u>
Initial Applications under review	0	0	0
Initial Applications Outstanding	0	0	0
Waiting list for Application*	16,456	44,911	61,367
<b>Total Lives:</b>			<b>61,367</b>

\*Individual includes 3,765 OHP transfer lives.

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### PROGRAM ENROLLMENTS

<b>Group Enrollment:</b>						
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	<b>Total</b>	
Children 0-18	117	208	388	586	<b>1,299</b>	
Adults 19-UP	143	290	399	696	<b>1,528</b>	
<b>Totals</b>	<b>260</b>	<b>498</b>	<b>787</b>	<b>1,282</b>	<b>2,827</b>	40.7%

<b>Non-OMIP Individual Enrollment:</b>						
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	<b>Total</b>	
Children 0-18	22	104	188	715	<b>1,029</b>	
Adults 19-UP	48	148	361	1099	<b>1,656</b>	
<b>Totals</b>	<b>70</b>	<b>252</b>	<b>549</b>	<b>1,814</b>	<b>2,685</b>	38.7%

<b>OMIP Enrollment</b>						
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	<b>Total</b>	
Children 0-18	2	14	13	48	<b>77</b>	
Adults 19-UP	42	154	277	876	<b>1,349</b>	
<b>Totals</b>	<b>44</b>	<b>168</b>	<b>290</b>	<b>924</b>	<b>1,426</b>	20.6%

<b>Enrollment Summary for both Group and Individual Markets</b>						
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	<b>Total</b>	
Children 0-18	141	326	589	1,349	<b>2,405</b>	
Adults 19-UP	233	592	1037	2671	<b>4,533</b>	
<b>Totals</b>	<b>374</b>	<b>918</b>	<b>1,626</b>	<b>4,020</b>	<b>6,938</b>	<b>100.0%</b>
<b>Percentages:</b>	<b>5.4%</b>	<b>13.2%</b>	<b>23.4%</b>	<b>57.9%</b>	<b>100.0%</b>	

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## AVERAGE SUBSIDY & PREMIUM VALUES FOR INDIVIDUAL & GROUP

<b>Average Premium and Subsidy for Individual Market</b>					
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	<b>Weighted Average</b>
Premium Per Month	\$371.80	\$351.27	\$368.27	\$355.40	<b>\$358.06</b>
Subsidy Per Month	\$185.90	\$245.89	\$331.44	\$337.09	<b>\$322.43</b>
Member Contribution	\$185.90	\$105.38	\$36.83	\$18.31	<b>\$35.63</b>

<b>Average Premium and Subsidy for Individual OMIP</b>					
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	<b>Weighted Average</b>
Premium Per Month	\$495.66	\$510.46	\$533.31	\$510.90	<b>\$514.94</b>
Subsidy Per Month	\$247.83	\$357.33	\$479.98	\$485.36	<b>\$461.85</b>
Member Contribution	\$247.83	\$153.14	\$53.33	\$25.55	<b>\$53.09</b>

<b>Average Premium and Subsidy for Individual NON-OMIP</b>					
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	<b>Weighted Average</b>
Premium Per Month	\$293.95	\$245.14	\$281.09	\$276.19	<b>\$274.74</b>
Subsidy Per Month	\$146.97	\$171.60	\$252.98	\$261.57	<b>\$248.38</b>
Member Contribution	\$146.97	\$73.54	\$28.11	\$14.62	<b>\$26.36</b>

<b>Average Premium and Subsidy for GROUP Market</b>					
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	<b>Weighted Average</b>
Member Contribution	\$61.34	\$46.22	\$14.18	\$9.33	<b>\$21.96</b>
Subsidy Per Month	\$61.34	\$107.85	\$127.64	\$177.30	<b>\$140.58</b>
Employee Share	\$122.67	\$154.07	\$141.82	\$186.63	<b>\$162.54</b>
Employer Contribution	\$152.42	\$144.75	\$135.15	\$102.18	<b>\$123.48</b>

<b>Avg Premium and Subsidy for GROUP Market - excluding Self-Employed &amp; COBRA/Portability</b>					
<i>Subsidy Levels:</i>	<b>50%</b>	<b>70%</b>	<b>90%</b>	<b>95%</b>	<b>Weighted Average</b>
Member Contribution	\$59.23	\$43.53	\$12.85	\$8.04	<b>\$21.36</b>
Subsidy Per Month	\$59.23	\$101.56	\$115.64	\$152.83	<b>\$122.97</b>
Employee Share	\$118.45	\$145.08	\$128.49	\$160.87	<b>\$144.33</b>
Employer Contribution	\$165.83	\$156.55	\$152.12	\$127.82	<b>\$144.12</b>

<b>Average Premium and Subsidy</b>			
<i>Subsidy Levels:</i>	<b>Weighted Average</b>		<b>Overall Weighted Average</b>
	<b><u>Individual</u></b>	<b><u>Group</u></b>	
<i>Premium Per Month (includes employer contribution for Group)</i>	\$358.06	\$286.02	<b>\$328.70</b>
*Premium Per Month	\$358.06	\$162.54	<b>\$278.39</b>
Subsidy Per Month	\$322.43	\$140.58	<b>\$248.33</b>
Member Contribution	\$35.63	\$21.96	<b>\$30.06</b>

\*Group is the subsidizable portion of the employee's payroll deduction

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## GEOGRAPHIC TRENDS

<b>Number enrolled in the program by region</b>				
	<u>Lives</u>	<u>Percentage</u>	<u>Population Percentage</u>	<u>Percent of Uninsured</u>
NW/ North Coast	306	4%	4%	5%
Metropolitan Portland	2,346	34%	45%	31%
Willamette Valley	2,145	31%	25%	27%
Southern/South Coast	1,206	17%	13%	18%
Mid-Columbia	250	4%	4%	5%
Central	266	4%	4%	6%
Southeast	196	3%	3%	4%
Northeast	223	3%	2%	4%
Other	-	0%	0%	0%
	<b>6,938</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

*Total percent may not equal 100% due to rounding differences*

<b>Number of Oregonians requesting information and/or application materials:</b>	
<u>Type of information</u>	<u>Number of lives</u>
Received applications waiting to be processed/determined	0
Approved applications not yet enrolled; still within the allowed time period	0
Approved applications not enrolled in insurance within 120 days	11,174
Pended applications	0
Denied approval of application	43,612
Reservation list	61,367
Outstanding application within allowed return time	0
Outstanding application not received within allowed return time	224,939

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## ENROLLMENT BY AGE GROUP

### Individual Market Only

AGE GROUP	LIVES	PERCENT
0-5	254	6.2%
6-18	852	20.7%
19-29	443	10.8%
30-39	605	14.7%
40-49	756	18.4%
50-59	803	19.5%
60+	398	9.7%
<b>Total</b>	<b>4,111</b>	<b>100%</b>
<b>Average Age =</b>	<b>35.3</b>	
<b>Median Age =</b>	<b>38.0</b>	

### Group Market Only

AGE GROUP	LIVES	PERCENT
0-5	327	11.6%
6-18	972	34.4%
19-29	341	12.1%
30-39	550	19.5%
40-49	410	14.5%
50-59	181	6.4%
60+	46	1.6%
<b>Total</b>	<b>2,827</b>	<b>100%</b>
<b>Average Age =</b>	<b>24.8</b>	
<b>Median Age =</b>	<b>21.0</b>	

### Both Group and Individual Markets

AGE GROUP	LIVES	PERCENT
0-5	581	8.4%
6-18	1,824	26.3%
19-29	784	11.3%
30-39	1,155	16.6%
40-49	1,166	16.8%
50-59	984	14.2%
60+	444	6.4%
<b>Total</b>	<b>6,938</b>	<b>100%</b>
<b>Average Age =</b>	<b>31.0</b>	
<b>Median Age =</b>	<b>32.0</b>	

### Adult and child enrollment across markets

	Under 19		Adults		Total	
<b>Individual</b>	1,106	46.0%	3,005	66.3%	4,111	59.3%
<b>Group</b>	1,299	54.0%	1,528	33.7%	2,827	40.7%
<b>Total</b>	<b>2,405</b>	<b>100.0%</b>	<b>4,533</b>	<b>100.0%</b>	<b>6,938</b>	<b>100.0%</b>

### Adult and child enrollment within markets

	Individual		Group		Total	
<b>Under 19</b>	1,106	26.9%	1,299	45.9%	2,405	34.7%
<b>Adults</b>	3,005	73.1%	1,528	54.1%	4,533	65.3%
<b>Total</b>	<b>4,111</b>	<b>100.0%</b>	<b>2,827</b>	<b>100.0%</b>	<b>6,938</b>	<b>100.0%</b>

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### ENROLLMENT BY GENDER AND MARKET TYPE

Gender	Individual		Group		Total	
Male	1,527	37.1%	1,281	45.3%	2,808	40.5%
Female	2,584	62.9%	1,546	54.7%	4,130	59.5%
<b>Total</b>	<b>4,111</b>	<b>100%</b>	<b>2,827</b>	<b>100%</b>	<b>6,938</b>	<b>100%</b>

### LENGTH OF ENROLLMENT BY MARKET TYPE

Average Enrollment Months of Active Lives		Average Enrollment Months of Terminated Lives	
Market:	Avg Months Enrolled	Market:	Avg Months Enrolled
Individual Market - OMIP only	38.8	Individual Market - OMIP only	15.8
Individual Market - Non-OMIP only	46.9	Individual Market - Non-OMIP only	19.4
Group Market	44.7	Group Market	20.1
<b>FHIAP - ALL</b>	<b>44.3</b>	<b>FHIAP - ALL</b>	<b>18.6</b>

### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Individual Market Carrier	50%	70%	90%	95%	Plan Total	Percent
<i>Regence BCBSO</i>	47	166	332	1,004	1,549	37.7%
<i>Health Net</i>	4	19	49	221	293	7.1%
<i>Kaiser</i>	8	26	91	242	367	8.9%
<i>Lifewise</i>	7	22	27	145	201	4.9%
<i>ODS Health Plans</i>	0	7	10	67	84	2.0%
<i>OMIP</i>	44	168	290	924	1,426	34.7%
<i>Pacificare</i>	2	1	9	46	58	1.4%
<i>PacificSource</i>	2	6	27	73	108	2.6%
<i>Preferred Health Plan</i>	0	0	0	0	0	0.0%
<i>Providence</i>	0	5	4	16	25	0.6%
	<b>114</b>	<b>420</b>	<b>839</b>	<b>2,738</b>	<b>4,111</b>	<b>100%</b>

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### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
<b>RBCBSO</b>	Blue Selections Plus \$500 Deductible	2	31	24	60	<b>117</b>	7.6%
	Blue Selections Premier \$500 Deductible	44	124	291	878	<b>1,337</b>	86.3%
	Blue Selections Premier \$1000 Deductible	1	11	16	52	<b>80</b>	5.2%
	BlueCross PPO Portability	0	0	1	14	<b>15</b>	1.0%
		<b>47</b>	<b>166</b>	<b>332</b>	<b>1,004</b>	<b>1,549</b>	<b>37.7%</b>

<b>Health Net</b>	Diamond 15 PPO \$250 Deductible	3	18	41	183	<b>245</b>	83.6%
	Diamond 15 PPO \$500 Deductible	0	0	0	4	<b>4</b>	1.4%
	Pearl 25 HMO (no deductible)	1	1	2	33	<b>37</b>	12.6%
	Topaz First Dollar \$250 Deductible	0	0	0	0	<b>0</b>	0.0%
	Other	0	0	6	1	<b>7</b>	2.4%
		<b>4</b>	<b>19</b>	<b>49</b>	<b>221</b>	<b>293</b>	<b>7.1%</b>

<b>Kaiser</b>	Gold Rx \$500 Deductible	2	2	13	28	<b>45</b>	12.3%
	Platinum Rx Plan (no deductible)	6	24	78	214	<b>322</b>	87.7%
		<b>8</b>	<b>26</b>	<b>91</b>	<b>242</b>	<b>367</b>	<b>8.9%</b>

<b>Lifewise</b>	WiseChoices \$500 Deductible	7	22	27	145	<b>201</b>	100.0%
	Other	0	0	0	0	<b>0</b>	0.0%
		<b>7</b>	<b>22</b>	<b>27</b>	<b>145</b>	<b>201</b>	<b>4.9%</b>

<b>ODS</b>	Beneficial Rx Plan \$1000 Deductible	0	7	10	67	<b>84</b>	100.0%
		<b>0</b>	<b>7</b>	<b>10</b>	<b>67</b>	<b>84</b>	<b>2.0%</b>

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### CARRIER & BENEFIT PLAN ENROLLMENT PATTERNS

Carrier	Plan	50%	70%	90%	95%	Total	Percent
<b>OMIP</b>	\$500 Deductible	32	157	282	887	<b>1,358</b>	95.2%
	\$750 Deductible	12	11	8	37	<b>68</b>	4.8%
		<b>44</b>	<b>168</b>	<b>290</b>	<b>924</b>	<b>1,426</b>	<b>34.7%</b>

<b>Pacificare</b>	HMO Individual (no deductible)	2	1	9	46	<b>58</b>	100.0%
		<b>2</b>	<b>1</b>	<b>9</b>	<b>46</b>	<b>58</b>	<b>1.4%</b>

<b>PacificSource</b>	Elect Plus \$500 Deductible	0	0	0	0	<b>0</b>	0.0%
	Elect Plus \$750 Deductible	0	0	0	0	<b>0</b>	0.0%
	Elect Plus \$1000 Deductible	0	0	0	0	<b>0</b>	0.0%
	Elect Preferred \$500 Deductible	2	3	8	33	<b>46</b>	42.6%
	Elect Premiere \$500 Deductible	0	3	13	37	<b>53</b>	49.1%
	Elect Premiere \$750 Deductible	0	0	6	3	<b>9</b>	8.3%
		<b>2</b>	<b>6</b>	<b>27</b>	<b>73</b>	<b>108</b>	<b>2.6%</b>

<b>Preferred Health Plan</b>	Plan A - \$500 Deductible	0	0	0	0	<b>0</b>	#DIV/0!
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>

<b>Providence</b>	Optimum \$500 Deductible	0	3	4	16	<b>23</b>	92.0%
	Optimum \$1000 Deductible	0	2	0	0	<b>2</b>	8.0%
	Value Plan \$500 Deductible	0	0	0	0	<b>0</b>	0.0%
		<b>0</b>	<b>5</b>	<b>4</b>	<b>16</b>	<b>25</b>	<b>0.6%</b>

# FHIAP Snapshot of Program Activity - 05/29/2009

## TERMINATION TRENDS

Termination Reason	Current Month				Overall Terminations			
Member Request	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	2	0	2	14.3%	345	109	454	8.5%
70% Subsidy Level	5	2	7	50.0%	844	150	994	18.7%
90% Subsidy Level	0	0	0	0.0%	916	159	1,075	20.2%
95% Subsidy Level	5	0	5	35.7%	2,402	391	2,793	52.5%
	12	2	14	10.5%	4,507	809	5,316	14.1%

Ineligible based on review of application								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	4	5	5.3%	327	896	1,223	7.3%
70% Subsidy Level	14	0	14	14.9%	1,316	1,512	2,828	16.8%
90% Subsidy Level	11	16	27	28.7%	2,384	1,927	4,311	25.6%
95% Subsidy Level	34	14	48	51.1%	5,788	2,700	8,488	50.4%
	60	34	94	70.7%	9,815	7,035	16,850	44.7%

Rescission of coverage by insurance carrier - Never Effective								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	12	0	12	6.9%
70% Subsidy Level	0	0	0	0.0%	23	2	25	14.3%
90% Subsidy Level	0	0	0	0.0%	19	1	20	11.4%
95% Subsidy Level	0	0	0	0.0%	113	5	118	67.4%
	0	0	0	0.0%	167	8	175	0.5%

Carrier Termination								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	1	1	50.0%	4	3	7	4.5%
70% Subsidy Level	0	0	0	0.0%	20	5	25	16.0%
90% Subsidy Level	0	0	0	0.0%	22	0	22	14.1%
95% Subsidy Level	1	0	1	50.0%	99	3	102	65.4%
	1	1	2	1.5%	145	11	156	0.4%

Eligible for Medicare Coverage								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	0	0	0	0.0%	26	1	27	2.5%
70% Subsidy Level	0	0	0	0.0%	89	3	92	8.6%
90% Subsidy Level	4	0	4	50.0%	275	5	280	26.3%
95% Subsidy Level	4	0	4	50.0%	658	7	665	62.5%
	8	0	8	6.0%	1,048	16	1,064	2.8%

Failed to make premium payments to FHIAP								
	Individual	Group	Total	Percent	Individual	Group	Total	Percent
50% Subsidy Level	1	0	1	33.3%	423	1	424	4.6%
70% Subsidy Level	0	0	0	0.0%	1,380	0	1,380	15.0%
90% Subsidy Level	0	0	0	0.0%	1,873	4	1,877	20.4%
95% Subsidy Level	2	0	2	66.7%	5,535	0	5,535	60.1%
	3	0	3	2.3%	9,211	5	9,216	24.5%

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### TERMINATION TRENDS - continued

<b>Failed to submit employer verification</b>								
	<b>Individual</b>	<b>Group</b>	<b>Total</b>	<b>Percent</b>	<b>Individual</b>	<b>Group</b>	<b>Total</b>	<b>Percent</b>
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	329	330	9.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	92	712	804	21.9%
<i>90% Subsidy Level</i>	0	0	0	0.0%	143	732	875	23.8%
<i>95% Subsidy Level</i>	0	0	0	0.0%	179	1,487	1,666	45.3%
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>415</b>	<b>3,260</b>	<b>3,675</b>	<b>9.8%</b>

<b>Deceased</b>								
	<b>Individual</b>	<b>Group</b>	<b>Total</b>	<b>Percent</b>	<b>Individual</b>	<b>Group</b>	<b>Total</b>	<b>Percent</b>
<i>50% Subsidy Level</i>	0	0	0	0.0%	1	2	3	2.0%
<i>70% Subsidy Level</i>	0	0	0	0.0%	16	0	16	10.5%
<i>90% Subsidy Level</i>	0	0	0	0.0%	32	0	32	21.1%
<i>95% Subsidy Level</i>	0	0	0	0.0%	97	4	101	66.4%
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>146</b>	<b>6</b>	<b>152</b>	<b>0.4%</b>

<b>Covered in OHP</b>								
	<b>Individual</b>	<b>Group</b>	<b>Total</b>	<b>Percent</b>	<b>Individual</b>	<b>Group</b>	<b>Total</b>	<b>Percent</b>
<i>50% Subsidy Level</i>	1	0	1	8.3%	19	16	35	3.3%
<i>70% Subsidy Level</i>	1	0	1	8.3%	43	41	84	7.9%
<i>90% Subsidy Level</i>	0	1	1	8.3%	114	54	168	15.9%
<i>95% Subsidy Level</i>	9	0	9	75.0%	628	144	772	72.9%
	<b>11</b>	<b>1</b>	<b>12</b>	<b>9.0%</b>	<b>804</b>	<b>255</b>	<b>1,059</b>	<b>2.8%</b>

### **Current Terminations as % of Current Enrollment**

	<u>Lives</u>	<u>Percent of Enrollment</u>
<b>Current Month Terminations:</b>	<b>133</b>	<b>1.9%</b>
<b>Current Active Enrollment:</b>	<b>6,938</b>	

### **Distribution of current and to date terminations by termination reason**

	<u>Current</u>	<u>Percent</u>	<u>To Date</u>	<u>Percent</u>
<i>Member Request</i>	14	10.5%	5,316	14.1%
<i>Ineligible</i>	94	70.7%	16,850	44.7%
<i>Rescinded Coverage</i>	0	0.0%	175	0.5%
<i>Carrier Termination</i>	2	1.5%	156	0.4%
<i>Medicare Eligible</i>	8	6.0%	1,064	2.8%
<i>Failed to pay premium</i>	3	2.3%	9,216	24.5%
<i>Failed to submit employer verification</i>	0	0.0%	3,675	9.8%
<i>Deceased</i>	0	0.0%	152	0.4%
<i>Covered in OHP</i>	12	9.0%	1,059	2.8%
<b>Total</b>	<b>133</b>	<b>100%</b>	<b>37,663</b>	<b>100%</b>

## FHIAP Snapshot of Program Activity - 05/29/2009

### ENROLLMENT BY ETHNIC/RACIAL HERITAGE AND MARKET TYPE

Heritage	Individual		Group		Total	
	Lives	Percent	Lives	Percent	Lives	Percent
<i>African-American</i>	57	1.4%	67	2.4%	124	1.8%
<i>Asian/Pacific Islander</i>	272	6.6%	75	2.7%	347	5.0%
<i>Hispanic</i>	150	3.6%	170	6.0%	320	4.6%
<i>Native American</i>	45	1.1%	33	1.2%	78	1.1%
<i>Not Given</i>	189	4.6%	127	4.5%	316	4.6%
<i>Other</i>	120	2.9%	155	5.5%	275	4.0%
<i>White</i>	3,278	79.7%	2,200	77.8%	5,478	79.0%
<b>TOTAL</b>	<b>4,111</b>	<b>100%</b>	<b>2,827</b>	<b>100%</b>	<b>6,938</b>	<b>100%</b>

### ENROLLMENT BY FEDERAL POVERTY LEVEL AND MARKET TYPE

Poverty Level	Subsidy Level	Individual Lives	Group Lives	Total Lives
<i>170-185%</i>	<b>50%</b>	114	260	374
<i>150-169%</i>	<b>70%</b>	420	498	918
<i>126-149%</i>	<b>90%</b>	839	787	1,626
<i>0-125%</i>	<b>95%</b>	2,738	1,282	4,020
<b>Totals</b>		<b>4,111</b>	<b>2,827</b>	<b>6,938</b>